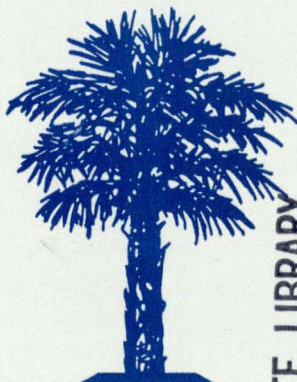


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**Palmetto
Pocket Credit
Guide**



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STATE DOCUMENTS

**South Carolina
Department of
Consumer Affairs**

About the Department

The South Carolina Department of Consumer Affairs was established on January 1, 1975 to enforce several consumer protection laws:

- * Consumer Protection Code
- * Truth in Lending Act
- * Fair Credit Billing Act
- * Truth in Leasing Act

Since then, the General Assembly has made the Department responsible for regulating a number of industries, including motor clubs, health spas, athletic agents, the South Carolina lemon law, pawnbrokers, mortgage loan brokers, rent to own stores and automobile brokers.

The Department examines these businesses for compliance and take consumer complaints.

For more information or to arrange a speaker for a church, community or civic group, call 734-9462, ext. 170.

If you have questions call the Department's toll free WATS line 1-800-922-1594 or directly (803) 734-9452.

Dr. Lonnie Randolph, Jr.
*Chairman, Commission
on Consumer Affairs*

Philip S. Porter
*Administrator/
Consumer Advocate*

Let's say you need to borrow \$30,000.00 for a mobile home. Compare the total finance charge at 16.00% for 10 years vs. 18.00% (use the tables on pages 31 and 33).

\$30,305.00 vs. \$34,866.00 means a savings of \$4,561.00. Actual rates, of course, may vary on market conditions, but a higher rate always means you pay more.

Before signing on the "dotted line," call several lenders to find out about their Annual Percentage Rate (APR). Then use this Guide to compare the costs. You'll notice that the lower the Annual Percentage Rate, the lower the total Finance Charge and the lower the Monthly Payments. You'll be able to make an unhurried decision at home, away from the busy loan officer or salesperson.

CREDIT SHOPPING TIPS

\$ Put some pressure on the lender. Many lenders think that consumers are only interested in the amount of the monthly payments. Let them know you're a **Credit Shopper**. Your first question should be, "What's the **Annual Percentage Rate**?" Those who never ask usually end up paying more.

\$ Look for "simple interest" loans. You'll pay no more or less than you should. And if you make some payments ahead of schedule, you can reduce the total finance charge. The down side of simple interest loans, however, is that if you pay late you pay more. For example, many people think if they pay within a "grace period" it is as good as paying on the due date. This may not be true with simple interest

transactions where an additional ten days of interest may accrue.

\$ Explore all sources of credit. Insurance policy loans can sometimes be obtained from your insurance company; call your agent. Loans secured by the cash surrender value of insurance policies, and loans secured by savings or share accounts are usually the cheapest.

\$ Don't buy unnecessary insurance. Many creditors offer credit life and disability insurance, usually at an additional cost which does not have to be reflected in the APR if you voluntarily elect to buy it. Depending on the loan type, the premiums may amount to several hundred or even thousands of dollars. Don't be pressured into buying insurance if it is not necessary or if you already have comparable insurance. If you are looking for an insured loan, you should check to see if the lender includes insurance costs in the APR or charges separately for this coverage. Two lenders may offer the same APR, but one may offer insurance at no extra charge, while the second lender may charge separately for insurance.

Also, most lenders charge interest on the premiums if you elected to buy insurance. In other words, the premiums are included in the amount of the loan, and this will increase the total finance charge you pay. If any creditor attempts to require you to buy credit life or disability insurance without putting the premium in the finance charge (making it part of the APR), report the creditor to the Department.

\$ Compare interest rates. Mobile home and car dealers usually get a certain percentage of the finance charge on contracts they arrange. This “commission” is called Dealer Reserve, and can result in higher interest rates. Lower rates can often be found by going directly to a Bank or Credit Union for financing. On the other hand, car manufacturers may offer special financing rates on occasion which may be substantially lower than the current bank rates . . . another reason to shop carefully before you sign on the dotted line.

\$ Don't forget - “points” point to a higher annual percentage rate. Many lenders charge 1 or more “points” on their mortgage loans which must be paid in cash by the consumer at the time of the loan closing. Points, called “prepaid finance charges,” are nothing more than extra interest that the lender charges in addition to the interest rate stated in the note or contract. **One point amounts to one percent of the loan amount.** You may find that the lender will quote you just the interest rate that is stated in the note when you are shopping for rates. Under the Truth-in-Lending Act, creditors must include the points paid by the buyer in quoting the “Annual Percentage Rate.” Make absolutely sure that the rate quoted to you includes the points or any other prepaid finance charges.

\$ Compare interest rates whenever possible. Some newspapers print lists of interest rates for mortgage loans. These monthly guides are compilations of the annual percentage rates available from different lenders. In addition

many creditors advertise their current interest rates to attract business. This information is a handy tool for credit shoppers; used in conjunction with the enclosed payment charts you will be able to gain the upper hand in planning your credit decisions. Telephone creditors to obtain rates, then compare.

The lower the Annual Percentage Rate, the more you can afford to buy on credit. For example, a \$4,000 loan for 3 years at 18% costs \$145 per month. But for about the same payment and length of time you can borrow \$4,400 at 12%; that's \$400 more! A \$10,000 loan for 15 years at 14% costs \$133 per month. But, for the same payment and length of time, you can borrow \$11,100 at 12%, that's \$1,100 more! Credit Shopping might mean that you can afford those extras that seemed just out of reach before.

\$ Don't buy unwanted extras. Whether you finance through the dealer or a financial institution, to get customers to buy a number of other items:

- striping, special stereos or other hardware. If you really want one of these items, check and see if private customizing companies can do the job for less after you have bought the car.

- weather proofing, undercoating and interior protection packages. Many motor vehicle dealers offer these products with a hard sell on how they will preserve the vehicles. What they do not tell you is that they are sold at substantial markups. For example, interior protection packages may be sold at prices of up to \$300.00 when the vehicle can

receive substantially the same protection if the owner applies a ten dollar spray can of upholstery protector. Some manufacturers apply undercoating which expensive undercoating "packages" would simply duplicate. Undercoating on modern vehicles may be of questionable value anyway unless the vehicles will be driven near the ocean or where roads are salted in the winter (neither the South Carolina Department of Highways and Public Transportation nor South Carolina counties salt roads).

● extended service contracts, motor clubs, buyer's clubs, or discount packages. Most motor vehicle dealers and many mobile home and appliance dealers offer some form of extended service contract or extended warranty. Some are good buys, but many are not. Some merely duplicate many of the manufacturer's warranty terms. Others are skillfully drafted to appear to cover much when they actually cover very little. Others are arranged through out-of-state companies which may be in shaky financial circumstances. Some make it essentially impossible to get covered work paid for by requiring the customer to call an 800 number to get "authorization" for repairs, and when the consumer calls, the number is constantly busy. After the repairs are made, the company refuses to reimburse the consumer because he or she did not receive "authorization."

Motor Clubs are often good buys, particularly for consumers who cannot make minor repairs or change tires, but if they are sold through a dealership a portion of the membership fee may be a commission to the dealer. It stands to reason that if you really want a motor club membership,

check the prices and terms directly with the club before you buy.

The same is true of buyers clubs and discount packages. Not only are many of these products of doubtful value to begin with, but if they are sold through the dealer a portion of the costs may be going to the dealer as a commission.

\$ Don't base your buying decision on inflated trade-in values or other misleading inducements. Some mobile home or motor vehicle dealers advertise "top dollar for your trade-in" and lead consumers to believe that they give more trade-in value than competitors. In fact, dealers have books or charts which will state the value of used cars with some precision, and a skilled dealer will be able to make his estimate even more precise by analyzing the condition of the car, accessories and so forth. All competent dealers will arrive at about the same value by use of these methods. If they claim to credit you with an unrealistically high trade-in value, they may be simply adjusting the "dickering price" of the vehicle or mobile home you are buying. This is an old horse trading method, but obviously the high trade-in price is illusory.

Other dealers may advertise "sticker sale" or "invoice sales." Make sure the "invoice" they refer to is not the manufacturer's suggested retail price, which already includes anticipated profits and is not based on the dealer's costs.

The best method is to consult your local library to see if Consumer Reports, "blue book" or other publications

can give you a reasonable estimate of the actual dealer costs for the mobile home or vehicle and the actual market value of your trade-in. Then you will be armed with the same information the dealer has.

The same is true of vacation offers or "free gifts." Chances are the actual costs are being figured back into the bottom line price. Even an offer of a low APR may effect the dealers willingness to negotiate the bottom line cash price.

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Table I

Use for small appliance sales or unsecured personal loans

Table II

Use for auto loans, furniture & appliance loans, etc.

Table III

Use for mobile home loans, home improvement loans, etc.

Table IV

Use for mortgages

Note:

1. All figures have been rounded to the nearest dollar, except in Table I, where they are rounded to the nearest cent.
2. Amounts within the same column may be added together to find monthly payments and finance charges for loan amounts not listed.
3. Great care has been taken to make these tables correct but there is no warranty of accuracy.



Table I
20% Annual Percentage Rate

3 Months			6 Months		9 Months		1 Year	
	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$100	34.45	3.35	17.65	5.91	12.06	8.52	9.26	11.16
\$150	51.68	5.03	26.48	8.87	18.09	12.78	13.90	16.74
\$200	68.90	6.70	35.30	11.82	24.12	17.04	18.53	22.32
\$250	86.13	8.38	44.13	14.78	30.14	21.30	23.16	27.90
\$300	103.35	10.05	52.96	17.73	36.17	25.56	27.79	33.48
\$350	120.58	11.73	61.78	20.69	42.20	29.82	32.42	39.06
\$400	137.80	13.40	70.61	23.64	48.23	34.08	37.05	44.64
\$450	155.03	15.08	79.43	26.60	54.26	38.34	41.69	50.22
\$500	172.25	16.75	88.26	29.55	60.29	42.60	46.32	55.80
\$550	189.48	18.43	97.09	32.51	66.32	46.86	50.95	61.38
\$600	206.70	20.10	105.91	35.46	72.35	51.12	55.58	66.96
\$650	223.93	21.78	114.74	38.42	78.38	55.38	60.21	72.54
\$700	241.15	23.45	123.56	41.37	84.40	59.64	64.84	78.12
\$750	258.38	25.13	132.39	44.33	90.43	63.90	69.48	83.70
\$800	275.60	26.80	141.21	47.28	96.46	68.16	74.11	89.28
\$850	292.83	28.48	150.04	50.24	102.49	74.42	78.74	94.86
\$900	310.05	30.15	158.87	53.19	108.52	76.68	83.37	100.44
\$950	327.28	31.83	167.69	56.15	114.55	80.94	88.00	106.02
\$1000	344.50	33.50	176.52	59.10	120.58	85.20	92.63	111.60



Table I
20% Annual Percentage Rate

	18 Months		2 Years		30 Months		3 Years	
	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$100	6.48	16.57	5.09	22.15	4.26	27.89	3.72	33.79
\$150	9.71	24.86	7.63	33.23	6.39	41.84	5.57	50.69
\$200	12.95	33.14	10.18	44.30	8.53	55.78	7.43	67.58
\$250	16.19	41.43	12.72	55.38	10.66	69.73	9.29	84.48
\$300	19.43	49.71	15.27	66.45	12.79	83.67	11.15	101.37
\$350	22.67	58.00	17.81	77.53	14.92	97.62	13.01	118.27
\$400	25.90	66.28	20.36	88.60	17.05	111.56	14.87	135.16
\$450	29.14	74.57	22.90	99.68	19.18	125.51	16.72	152.06
\$500	32.38	82.85	25.45	110.75	21.32	139.45	18.58	168.95
\$550	35.62	91.14	27.99	121.83	23.45	153.40	20.44	185.85
\$600	38.86	99.42	30.54	132.90	25.58	167.34	22.30	202.74
\$650	42.10	107.71	33.08	143.98	27.71	181.29	24.16	219.64
\$700	45.33	115.99	35.63	155.05	29.84	195.23	26.01	236.53
\$750	48.57	124.28	38.17	166.13	31.97	209.18	27.87	253.43
\$800	51.81	132.56	40.72	177.20	34.10	223.12	29.73	270.32
\$850	55.05	140.85	43.26	188.28	36.24	237.07	31.59	287.22
\$900	58.29	149.13	45.81	199.35	38.37	251.01	33.45	304.11
\$950	61.52	157.42	48.35	210.43	40.50	264.96	35.31	321.01
\$1000	64.76	165.70	50.90	221.50	42.63	278.90	37.16	337.90



Table I
25% Annual Percentage Rate

3 Months			6 Months		9 Months		1 Year	
	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$100	34.73	4.20	17.90	7.42	12.30	10.70	9.50	14.05
\$150	52.10	6.30	26.86	11.13	18.45	16.05	14.26	21.08
\$200	69.47	8.40	35.81	14.84	24.60	21.40	19.01	28.10
\$250	86.83	10.50	44.76	18.55	30.75	26.75	23.76	35.13
\$300	104.20	12.60	53.71	22.26	36.90	32.10	28.51	42.15
\$350	121.57	14.70	62.66	25.97	43.05	37.45	33.27	49.18
\$400	138.93	16.80	71.61	29.68	49.20	42.80	38.02	56.20
\$450	156.30	18.90	80.57	33.39	55.35	48.15	42.77	63.23
\$500	173.67	21.00	89.52	37.10	61.50	53.50	47.52	70.25
\$550	191.03	23.10	98.47	40.81	67.65	58.85	52.27	77.28
\$600	208.40	25.20	107.42	44.52	73.80	64.20	57.03	84.30
\$650	225.77	27.30	116.37	48.23	79.95	69.55	61.78	91.33
\$700	243.13	29.40	125.32	51.94	86.10	74.90	66.53	98.35
\$750	260.50	31.50	134.28	55.65	92.25	80.25	71.28	105.38
\$800	277.87	33.60	143.23	59.36	98.40	85.60	76.03	112.40
\$850	295.23	35.70	152.18	63.07	104.55	90.95	80.79	119.43
\$900	312.60	37.80	161.13	66.78	110.70	96.30	85.54	126.45
\$950	329.97	39.90	170.08	70.49	116.85	101.65	90.29	133.48
\$1000	347.33	42.00	179.03	74.20	123.00	107.00	95.04	140.50



Table I
25% Annual Percentage Rate

18 Months		2 Years		30 Months		3 Years	
Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$100	6.72 20.95	5.34	28.09	4.52	35.49	3.98	43.14
\$150	10.08 31.43	8.01	42.14	6.77	53.24	5.96	64.71
\$200	13.44 41.90	10.67	56.18	9.03	70.98	7.95	86.28
\$250	16.80 52.38	13.34	70.23	11.29	88.73	9.94	107.85
\$300	20.16 62.85	16.01	84.27	13.55	106.47	11.93	129.42
\$350	23.52 73.33	18.68	98.32	15.81	124.22	13.92	150.99
\$400	26.88 83.80	21.35	112.36	18.07	141.96	15.90	172.56
\$450	30.24 94.28	24.02	126.41	20.32	159.71	17.89	194.13
\$500	33.60 104.75	26.69	140.45	22.58	177.45	19.88	215.70
\$550	36.96 115.23	29.35	154.50	24.84	195.20	21.87	237.27
\$600	40.32 125.70	32.02	168.54	27.10	212.94	23.86	258.84
\$650	43.68 136.18	34.69	182.59	29.36	230.69	25.84	280.41
\$700	47.04 146.65	37.36	196.63	31.61	248.43	27.83	301.98
\$750	50.40 157.13	40.03	210.68	33.87	266.18	29.82	323.55
\$800	53.76 167.60	42.70	224.72	36.13	283.92	31.81	345.12
\$850	57.12 178.08	45.37	238.77	38.39	301.67	33.80	366.69
\$900	60.48 188.55	48.03	252.81	40.65	319.41	35.79	388.26
\$950	63.83 199.03	50.70	266.86	42.91	337.16	37.77	409.83
\$1000	67.19 209.50	53.37	280.90	45.16	354.90	39.76	431.40



Table I
30% Annual Percentage Rate

3 Months		6 Months		9 Months		1 Year	
Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$100	35.01 5.04	18.16	8.93	12.55	12.91	9.75	16.98
\$150	52.52 7.56	27.23	13.40	18.82	19.37	14.62	25.47
\$200	70.03 10.08	36.31	17.86	25.09	25.82	19.50	33.96
\$250	87.53 12.60	45.39	22.33	31.36	32.28	24.37	42.45
\$300	105.04 15.12	54.47	26.79	37.64	38.73	29.25	50.94
\$350	122.55 17.64	63.54	31.26	43.91	45.19	34.12	59.43
\$400	140.05 20.16	72.62	35.72	50.18	51.64	38.99	67.92
\$450	157.56 22.68	81.70	40.19	56.46	58.10	43.87	76.41
\$500	175.07 25.20	90.78	44.65	62.73	64.55	48.74	84.90
\$550	192.57 27.72	99.85	49.12	69.00	71.01	53.62	93.39
\$600	210.08 30.24	108.93	53.58	75.27	77.46	58.49	101.88
\$650	227.59 32.76	118.01	58.05	81.55	83.92	63.36	110.37
\$700	245.09 35.28	127.09	62.51	87.82	90.37	68.24	118.86
\$750	262.60 37.80	136.16	66.98	94.09	96.83	73.11	127.35
\$800	280.11 40.32	145.24	71.44	100.36	103.28	77.99	135.84
\$850	297.61 42.84	154.32	79.91	106.64	109.74	82.86	144.33
\$900	315.12 45.36	163.40	80.37	112.91	116.19	87.74	152.82
\$950	332.63 47.88	172.47	84.84	119.18	122.65	92.61	161.31
\$1000	350.13 50.40	181.55	89.30	125.46	129.10	97.48	169.80



Table I
30% Annual Percentage Rate

	18 Months		2 Years		30 Months		3 Years	
	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$100	6.97	25.41	5.59	34.19	4.78	43.33	4.25	52.83
\$150	10.45	38.12	8.39	51.29	7.17	65.00	6.37	79.25
\$200	13.93	50.82	11.18	68.38	9.56	86.66	8.49	105.66
\$250	17.42	63.53	13.98	85.48	11.94	108.33	10.61	132.08
\$300	20.90	76.23	16.77	102.57	14.33	129.99	12.74	158.49
\$350	24.39	88.94	19.57	119.67	16.72	151.66	14.86	184.91
\$400	27.87	101.64	22.37	136.76	19.11	173.32	16.98	211.32
\$450	31.35	114.35	25.16	153.86	21.50	194.99	19.10	237.74
\$500	34.84	127.05	27.96	170.95	23.89	216.65	21.23	264.15
\$550	38.32	139.76	30.75	188.05	26.28	238.32	23.35	290.57
\$600	41.80	152.46	33.55	205.14	28.67	259.98	25.47	316.98
\$650	45.29	165.17	36.34	222.24	31.06	281.65	27.59	343.40
\$700	48.77	177.87	39.14	239.33	33.44	303.31	29.72	369.81
\$750	52.25	190.58	41.93	256.43	35.83	324.98	31.84	396.23
\$800	55.74	203.28	44.73	273.52	38.22	346.64	33.96	422.64
\$850	59.22	215.99	47.53	290.62	40.61	368.31	36.09	449.06
\$900	62.71	228.69	50.32	307.71	43.00	389.97	32.21	475.47
\$950	66.19	241.40	53.12	324.81	45.39	411.64	40.33	501.89
\$1000	69.67	254.10	55.91	341.90	47.78	433.30	42.45	528.30



Table I
35% Annual Percentage Rate

	3 Months		6 Months		9 Months		1 Year	
	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$100	35.30	5.89	18.41	10.45	12.79	15.14	10.00	19.96
\$150	52.95	8.84	27.61	15.68	19.19	22.71	15.00	29.94
\$200	70.59	11.78	36.82	20.90	25.59	30.28	19.99	39.92
\$250	88.24	14.73	46.02	26.13	31.98	37.85	24.99	49.90
\$300	105.89	17.67	55.23	31.35	38.38	45.42	29.99	59.88
\$350	123.54	20.62	64.43	36.58	44.78	52.99	34.99	69.86
\$400	141.19	23.56	73.63	41.80	51.17	60.56	39.99	79.84
\$450	158.84	26.51	82.84	47.03	57.57	68.13	44.99	89.82
\$500	176.48	29.45	92.04	52.25	63.97	75.70	49.98	99.80
\$550	194.13	32.40	101.25	57.48	70.36	83.27	54.98	109.78
\$600	211.78	35.34	110.45	62.70	76.76	90.84	59.98	119.76
\$650	229.43	38.29	119.65	67.93	83.16	98.41	64.98	129.74
\$700	247.08	41.23	128.86	73.15	89.55	105.98	69.98	139.72
\$750	264.73	44.18	138.06	78.38	95.95	113.55	74.98	149.70
\$800	282.37	47.12	147.27	83.60	102.35	121.12	79.97	159.68
\$850	300.02	50.07	156.47	88.83	108.74	128.69	84.97	169.66
\$900	317.67	53.01	165.68	94.05	115.14	136.26	89.97	179.64
\$950	335.32	55.96	174.88	99.28	121.54	143.83	94.97	189.62
\$1000	352.97	58.90	184.08	104.50	127.93	151.40	99.97	199.60



Table I
35% Annual Percentage Rate

18 Months			2 Years		30 Months		3 Years	
	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$100	7.22	29.96	5.85	40.44	5.05	51.41	4.52	62.85
\$150	10.83	44.94	8.78	60.66	7.57	77.12	6.79	94.28
\$200	14.44	59.92	11.70	80.88	10.09	102.82	9.05	125.70
\$250	18.05	74.90	14.63	101.10	12.62	128.53	11.31	157.13
\$300	21.66	89.88	17.56	121.32	15.14	154.23	13.57	188.55
\$350	25.27	104.86	20.48	141.54	17.66	179.94	15.83	219.98
\$400	28.88	119.84	23.41	161.76	20.19	205.64	18.09	251.40
\$450	32.49	134.82	26.33	181.98	22.71	231.35	20.36	282.83
\$500	36.10	149.80	29.26	202.20	25.24	257.05	22.62	314.25
\$550	39.71	164.78	32.18	222.42	27.76	282.76	24.88	345.68
\$600	43.32	179.76	35.11	242.64	30.28	308.46	27.14	377.10
\$650	46.93	194.74	38.04	262.86	32.81	334.17	29.40	408.53
\$700	50.54	209.72	40.96	283.08	35.55	359.87	31.67	439.95
\$750	54.15	224.70	43.89	303.30	37.85	385.58	33.93	471.38
\$800	57.76	239.68	46.81	323.52	40.38	411.28	36.19	502.80
\$850	61.37	254.66	49.74	343.74	42.90	436.99	38.45	534.23
\$900	64.98	269.64	52.67	363.96	45.42	462.69	40.71	565.65
\$950	68.59	284.62	55.59	384.18	47.95	488.40	42.97	597.08
\$1000	72.20	299.60	58.52	404.40	50.47	514.10	45.24	628.50



Table II
10 % Annual Percentage Rate

1 Year			2 Years		3 Years		4 Years	
	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 500	44	28	23	54	16	81	13	109
\$ 1,000	88	55	46	108	32	162	25	218
\$ 2,000	176	110	92	215	65	323	51	435
\$ 3,000	264	165	138	323	97	485	76	652
\$ 4,000	352	220	185	430	129	647	101	870
\$ 5,000	440	275	231	538	161	808	127	1,087
\$ 6,000	528	330	277	645	194	970	152	1,305
\$ 7,000	615	305	323	752	226	1,131	178	1,522
\$ 8,000	703	440	369	860	258	1,293	203	1,739
\$ 9,000	791	495	415	967	290	1,455	228	1,957
\$ 10,000	879	550	461	1,075	323	1,616	254	2,174
\$ 11,000	967	605	508	1,182	355	1,778	279	2,391
\$ 12,000	1,055	660	554	1,290	387	1,939	304	2,609

10 1/2% Annual Percentage Rate

1 Year			2 Years		3 Years		4 Years	
	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 500	44	29	23	57	16	85	13	115
\$ 1,000	88	58	46	113	33	170	26	229
\$ 2,000	176	116	93	226	65	340	51	458
\$ 3,000	264	173	139	339	98	510	77	687
\$ 4,000	353	231	186	452	130	680	102	916
\$ 5,000	441	289	232	565	163	851	128	1,145
\$ 6,000	529	347	278	678	195	1,021	154	1,374
\$ 7,000	617	404	325	791	228	1,191	179	1,603
\$ 8,000	705	462	371	904	260	1,361	205	1,832
\$ 9,000	793	520	417	1,017	293	1,531	230	2,061
\$ 10,000	881	558	464	1,130	325	1,701	256	2,290
\$ 11,000	970	636	510	1,243	358	1,871	282	2,519
\$ 12,000	1,058	693	557	1,356	390	2,041	307	2,748

Table II
11% Annual Percentage Rate



1 Year		2 Years		3 Years		4 Years	
Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 500	44 30	23	59	16	89	13	121
\$ 1,000	88 61	47	119	33	179	26	241
\$ 2,000	177 121	93	237	65	357	52	482
\$ 3,000	265 182	140	356	98	536	78	722
\$ 4,000	354 242	186	475	131	715	103	963
\$ 5,000	442 303	233	593	164	893	129	1,203
\$ 6,000	530 363	280	712	196	1,072	155	1,444
\$ 7,000	619 424	326	830	229	1,250	181	1,684
\$ 8,000	707 485	373	947	262	1,429	207	1,925
\$ 9,000	795 545	419	1,067	295	1,607	233	2,165
\$ 10,000	884 606	466	1,186	327	1,786	258	2,406
\$ 11,000	972 666	513	1,304	360	1,965	284	2,646
\$ 12,000	1,061 727	559	1,423	393	2,143	310	2,887

11 1/2% Annual Percentage Rate

1 Year		2 Years		3 Years		4 Years	
Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 500	44 32	23	62	16	94	13	126
\$ 1,000	89 63	47	124	33	187	26	252
\$ 2,000	177 127	94	249	66	375	52	504
\$ 3,000	266 190	141	373	99	561	78	757
\$ 4,000	354 254	187	497	132	749	104	1,009
\$ 5,000	443 317	234	621	165	936	130	1,262
\$ 6,000	532 380	281	745	198	1,123	157	1,514
\$ 7,000	620 444	328	869	231	1,390	183	1,766
\$ 8,000	709 507	375	993	264	1,497	209	2,018
\$ 9,000	798 570	422	1,118	297	1,684	234	2,270
\$ 10,000	886 634	468	1,242	330	1,871	261	2,523
\$ 11,000	975 697	515	1,366	363	2,058	287	2,775
\$ 12,000	1,063 701	562	1,490	396	2,246	313	3,027

Table II
12% Annual Percentage Rate



1 Year			2 Years		3 Years		4 Years	
	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 500	44	33	24	65	17	98	13	132
\$ 1,000	89	66	47	130	33	196	26	264
\$ 2,000	178	132	94	260	66	391	53	528
\$ 3,000	267	199	141	390	100	587	79	792
\$ 4,000	355	265	188	519	133	783	105	1,056
\$ 5,000	444	331	235	649	166	979	132	1,320
\$ 6,000	533	397	282	779	199	1,174	158	1,584
\$ 7,000	622	463	330	908	233	1,370	184	1,848
\$ 8,000	711	529	377	1,038	266	1,566	211	2,112
\$ 9,000	800	596	424	1,168	299	1,761	237	2,376
\$ 10,000	889	662	471	1,298	332	1,957	263	2,640
\$ 11,000	977	728	519	1,427	365	2,153	290	2,904
\$ 12,000	1,066	794	565	1,557	399	2,349	316	3,168

12 1/2% Annual Percentage Rate

1 Year			2 Years		3 Years		4 Years	
	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 500	45	35	24	68	17	102	13	138
\$ 1,000	89	69	47	135	33	205	27	276
\$ 2,000	178	138	95	271	67	409	53	552
\$ 3,000	267	207	142	406	100	613	80	828
\$ 4,000	356	276	189	542	134	818	106	1,103
\$ 5,000	445	345	237	677	167	1,022	133	1,379
\$ 6,000	535	414	284	812	201	1,226	159	1,655
\$ 7,000	623	483	331	948	234	1,430	186	1,931
\$ 8,000	713	552	378	1,083	268	1,635	213	2,207
\$ 9,000	802	621	426	1,218	302	1,839	239	2,483
\$ 10,000	891	690	473	1,354	335	2,043	266	2,758
\$ 11,000	980	759	520	1,489	368	2,248	292	3,034
\$ 12,000	1,069	828	568	1,624	401	2,452	319	3,310

Table II
13% Annual Percentage Rate



1 Year			2 Years		3 Years		4 Years	
	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 500	45	36	24	71	17	107	13	144
\$ 1,000	89	72	48	141	34	213	27	288
\$ 2,000	179	144	95	282	67	426	54	576
\$ 3,000	268	216	143	423	101	639	80	864
\$ 4,000	357	287	190	564	135	852	107	1,151
\$ 5,000	447	359	238	705	168	1,065	134	1,439
\$ 6,000	536	431	285	846	202	1,278	161	1,727
\$ 7,000	625	503	333	987	236	1,491	188	2,014
\$ 8,000	715	574	380	1,128	270	1,704	215	2,302
\$ 9,000	804	646	428	1,269	303	1,917	241	2,589
\$ 10,000	893	718	475	1,410	337	2,130	268	2,877
\$ 11,000	982	790	523	1,551	371	2,343	295	3,165
\$ 12,000	1,072	862	571	1,692	404	2,556	322	3,453

13 1/2% Annual Percentage Rate

1 Year			2 Years		3 Years		4 Years	
	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 500	45	38	24	73	17	111	14	150
\$ 1,000	90	75	48	147	34	222	27	300
\$ 2,000	179	149	96	293	68	444	54	600
\$ 3,000	269	224	143	440	102	665	81	899
\$ 4,000	358	299	191	587	136	887	108	1,199
\$ 5,000	448	373	239	733	170	1,108	135	1,499
\$ 6,000	537	448	287	880	204	1,330	162	1,798
\$ 7,000	627	522	334	1,027	238	1,552	190	2,098
\$ 8,000	716	597	382	1,173	272	1,773	217	2,397
\$ 9,000	806	672	430	1,320	305	1,995	244	2,697
\$ 10,000	896	746	478	1,467	339	2,217	271	2,997
\$ 11,000	985	821	526	1,613	373	2,438	298	3,296
\$ 12,000	1,075	896	573	1,760	407	2,660	325	3,596

Table II
14% Annual Percentage Rate



1 Year			2 Years		3 Years		4 Years	
	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 500	45	39	24	76	17	115	14	156
\$ 1,000	90	77	48	152	34	230	27	312
\$ 2,000	180	155	96	305	68	461	55	624
\$ 3,000	269	232	144	457	103	691	82	935
\$ 4,000	359	310	192	609	137	922	109	1,247
\$ 5,000	449	387	240	762	171	1,152	137	1,559
\$ 6,000	539	465	288	914	205	1,383	164	1,870
\$ 7,000	629	542	336	1,066	239	1,612	191	2,182
\$ 8,000	718	620	384	1,218	273	1,843	219	2,493
\$ 9,000	808	697	432	1,371	308	2,074	246	2,805
\$ 10,000	898	744	480	1,523	342	2,304	273	3,117
\$ 11,000	988	852	528	1,675	376	2,534	301	3,428
\$ 12,000	1,077	929	576	1,828	410	2,765	328	3,740

14 1/2% Annual Percentage Rate

1 Year			2 Years		3 Years		4 Years	
	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 500	45	40	24	79	17	120	14	162
\$ 1,000	90	80	48	158	34	239	28	324
\$ 2,000	180	161	97	316	69	479	55	648
\$ 3,000	270	241	145	474	103	718	83	972
\$ 4,000	360	321	193	632	138	957	110	1,295
\$ 5,000	450	401	241	790	172	1,196	138	1,619
\$ 6,000	540	482	290	948	207	1,435	165	1,943
\$ 7,000	630	562	338	1,106	241	1,674	193	2,266
\$ 8,000	720	642	386	1,264	275	1,913	221	2,590
\$ 9,000	810	722	434	1,422	310	2,152	248	2,914
\$ 10,000	900	803	483	1,580	344	2,392	276	3,237
\$ 11,000	990	883	531	1,738	379	2,631	303	3,561
\$ 12,000	1,080	963	579	1,896	413	2,870	331	3,885

Table II
15% Annual Percentage Rate



1 Year			2 Years		3 Years		4 Years	
	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 500	45	42	24	82	17	124	14	168
\$ 1,000	90	83	49	164	35	248	28	336
\$ 2,000	181	166	97	328	69	496	56	672
\$ 3,000	271	249	145	491	104	744	84	1,008
\$ 4,000	361	332	194	655	139	992	111	1,344
\$ 5,000	451	416	242	819	173	1,240	139	1,680
\$ 6,000	542	499	291	982	208	1,488	167	2,016
\$ 7,000	632	582	339	1,146	243	1,736	195	2,351
\$ 8,000	722	665	388	1,309	277	1,984	223	2,687
\$ 9,000	812	748	436	1,473	312	2,232	250	3,023
\$ 10,000	903	831	485	1,637	347	2,480	278	3,359
\$ 11,000	993	914	533	1,801	381	2,727	306	3,695
\$ 12,000	1,083	997	582	1,964	416	2,975	334	4,031

15 1/2% Annual Percentage Rate

1 Year			2 Years		3 Years		4 Years	
	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 500	45	43	24	85	17	129	14	174
\$ 1,000	91	86	49	170	35	257	28	348
\$ 2,000	181	172	97	339	70	514	56	696
\$ 3,000	271	258	146	508	105	771	84	1,044
\$ 4,000	362	344	195	678	140	1,027	112	1,392
\$ 5,000	452	430	244	847	175	1,284	140	1,741
\$ 6,000	543	516	292	1,016	209	1,541	169	2,088
\$ 7,000	633	602	341	1,186	244	1,797	197	2,437
\$ 8,000	742	687	390	1,355	279	2,054	225	2,785
\$ 9,000	814	773	439	1,525	314	2,311	253	3,133
\$ 10,000	905	859	487	1,694	349	2,568	281	3,481
\$ 11,000	995	945	536	1,863	384	2,825	309	3,829
\$ 12,000	1,086	1,031	585	2,033	419	3,081	337	4,177

Table II
16% Annual Percentage Rate



1 Year			2 Years		3 Years		4 Years	
	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 500	45	44	24	88	18	133	14	181
\$ 1,000	91	89	49	175	35	266	28	361
\$ 2,000	181	178	98	350	70	532	57	721
\$ 3,000	272	266	147	525	105	797	85	1,081
\$ 4,000	363	355	196	701	141	1,063	113	1,442
\$ 5,000	454	444	245	876	176	1,328	142	1,802
\$ 6,000	544	532	294	1,051	211	1,594	170	2,162
\$ 7,000	635	621	343	1,226	246	1,860	198	2,522
\$ 8,000	726	710	392	1,401	281	2,125	227	2,883
\$ 9,000	817	799	441	1,576	316	2,391	255	3,243
\$ 10,000	907	888	490	1,751	351	2,657	283	3,603
\$ 11,000	998	976	539	1,926	387	2,922	312	3,964
\$ 12,000	1,089	1,065	588	2,101	422	3,188	340	4,324

16 1/2% Annual Percentage Rate

1 Year			2 Years		3 Years		4 Years	
	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 500	46	46	25	90	18	137	14	186
\$ 1,000	91	92	49	181	35	274	29	373
\$ 2,000	182	184	98	362	71	549	57	746
\$ 3,000	273	276	148	542	106	823	86	1,118
\$ 4,000	364	368	197	723	142	1,098	114	1,491
\$ 5,000	455	460	246	904	177	1,372	143	1,864
\$ 6,000	546	552	295	1,085	212	1,646	172	2,237
\$ 7,000	637	641	344	1,266	248	1,922	200	2,609
\$ 8,000	728	733	394	1,447	283	2,196	229	2,981
\$ 9,000	819	825	443	1,628	319	2,471	257	3,354
\$ 10,000	910	916	492	1,809	354	2,746	286	3,727
\$ 11,000	1,001	1,008	541	1,989	389	3,020	315	4,099
\$ 12,000	1,092	1,099	590	2,170	425	3,295	343	4,472

Table II
17% Annual Percentage Rate



1 Year			2 Years		3 Years		4 Years	
Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	
\$ 500	46	47	25	94	18	142	14	193
\$ 1,000	91	95	49	187	36	284	29	385
\$ 2,000	182	189	99	373	71	567	58	771
\$ 3,000	274	283	148	560	107	851	87	1,155
\$ 4,000	365	378	198	746	143	1,134	115	1,541
\$ 5,000	456	472	247	933	178	1,418	144	1,925
\$ 6,000	547	567	297	1,120	214	1,701	173	2,311
\$ 7,000	638	661	346	1,306	250	1,984	202	2,695
\$ 8,000	730	756	396	1,493	285	2,268	231	3,080
\$ 9,000	821	850	445	1,680	321	2,552	260	3,466
\$ 10,000	912	945	494	1,866	357	2,835	289	3,850
\$ 11,000	1,003	1,039	544	2,053	392	3,119	317	4,236
\$ 12,000	1,094	1,133	593	2,239	428	3,402	346	4,620

17 1/2% Annual Percentage Rate

1 Year			2 Years		3 Years		4 Years	
	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 500	46	48	25	96	18	146	15	198
\$ 1,000	91	97	50	193	36	292	29	397
\$ 2,000	183	194	99	386	72	585	58	794
\$ 3,000	274	290	149	578	108	877	87	1,190
\$ 4,000	366	387	199	771	144	1,170	116	1,587
\$ 5,000	457	484	249	964	180	1,462	146	1,984
\$ 6,000	548	581	298	1,157	215	1,754	175	2,381
\$ 7,000	640	681	348	1,346	251	2,047	204	2,782
\$ 8,000	732	778	397	1,539	287	2,340	233	3,180
\$ 9,000	823	876	447	1,731	323	2,632	262	3,577
\$ 10,000	914	973	497	1,924	359	2,925	291	3,975
\$ 11,000	1,006	1,070	547	2,116	395	3,217	320	4,327
\$ 12,000	1,097	1,168	596	2,309	431	3,510	349	4,770

Table II
18% Annual Percentage Rate



1 Year			2 Years		3 Years		4 Years	
	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 500	46	50	25	99	18	151	15	205
\$ 1,000	92	100	50	198	36	302	29	410
\$ 2,000	183	200	100	396	72	603	59	820
\$ 3,000	275	300	150	595	108	905	88	1,230
\$ 4,000	367	401	200	793	145	1,206	118	1,640
\$ 5,000	458	501	250	991	181	1,508	147	2,050
\$ 6,000	550	601	300	1,189	217	1,809	176	2,460
\$ 7,000	642	701	349	1,387	253	2,110	206	2,870
\$ 8,000	733	801	399	1,585	289	2,411	235	3,280
\$ 9,000	825	901	449	1,784	325	2,713	264	3,690
\$10,000	916	1,002	499	1,982	362	3,015	294	4,100
\$11,000	1,008	1,102	549	2,180	398	3,316	323	4,510
\$12,000	1,100	1,202	599	2,378	434	3,618	353	4,920

18 1/2% Annual Percentage Rate

1 Year			2 Years		3 Years		4 Years	
	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 500	46	51	25	102	18	155	15	210
\$ 1,000	92	103	50	205	36	310	30	421
\$ 2,000	184	206	100	410	73	621	59	842
\$ 3,000	276	308	151	614	109	931	89	1,262
\$ 4,000	368	411	201	819	146	1,242	118	1,683
\$ 5,000	460	515	251	1,019	182	1,552	148	2,104
\$ 6,000	551	617	301	1,229	218	1,862	178	2,525
\$ 7,000	643	721	351	1,428	255	2,174	207	2,958
\$ 8,000	735	824	401	1,632	291	2,484	237	3,381
\$ 9,000	827	927	452	1,836	328	2,795	267	3,803
\$10,000	919	1,030	502	2,040	364	3,105	296	4,226
\$11,000	1,011	1,133	552	2,244	400	3,416	326	4,648
\$12,000	1,103	1,236	602	2,448	437	3,726	356	5,071

Table II
19% Annual Percentage Rate



1 Year		2 Years		3 Years		4 Years		
Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	
\$ 500	46	53	25	105	18	161	15	118
\$ 1,000	92	106	50	210	37	321	30	435
\$ 2,000	184	213	101	419	73	642	60	870
\$ 3,000	277	319	151	629	110	964	90	1,306
\$ 4,000	369	426	202	838	147	1,285	120	1,741
\$ 5,000	461	532	252	1,048	184	1,606	150	2,176
\$ 6,000	553	638	302	1,258	220	1,927	179	2,611
\$ 7,000	645	741	353	1,469	257	2,237	209	3,046
\$ 8,000	737	847	403	1,678	293	2,557	239	3,482
\$ 9,000	829	953	454	1,888	330	2,877	269	3,917
\$ 10,000	922	1,059	504	2,098	367	3,196	299	4,352
\$ 11,000	1,014	1,165	554	2,308	403	3,515	329	4,787
\$ 12,000	1,106	1,271	605	2,518	440	3,835	359	5,223

19 1/2% Annual Percentage Rate

1 Year			2 Years		3 Years		4 Years	
	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 500	46	54	25	108	18	164	15	225
\$ 1,000	92	109	51	217	37	328	30	450
\$ 2,000	185	218	101	434	74	657	60	899
\$ 3,000	277	326	152	650	111	985	91	1,349
\$ 4,000	370	435	203	867	148	1,314	121	1,798
\$ 5,000	462	544	254	1,084	185	1,642	151	2,248
\$ 6,000	554	653	304	1,301	221	1,970	181	2,698
\$ 7,000	647	761	355	1,510	258	2,301	211	3,135
\$ 8,000	739	870	405	1,725	295	2,630	241	3,583
\$ 9,000	832	978	456	1,941	332	2,959	272	4,031
\$ 10,000	924	1,087	507	2,156	369	3,287	302	4,479
\$ 11,000	1,016	1,196	557	2,372	406	3,616	332	4,927
\$ 12,000	1,109	1,305	608	2,588	443	3,945	362	5,375

Table II
20% Annual Percentage Rate



1 Year			2 Years		3 Years		4 Years	
	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 500	46	56	25	111	19	170	15	230
\$ 1,000	93	111	51	222	37	339	30	459
\$ 2,000	185	222	102	443	74	678	61	918
\$ 3,000	278	334	153	665	112	1,018	91	1,378
\$ 4,000	370	445	204	886	149	1,357	122	1,837
\$ 5,000	463	556	255	1,108	186	1,696	152	2,296
\$ 6,000	556	667	305	1,330	223	2,035	182	2,755
\$ 7,000	648	781	356	1,551	260	2,365	213	3,225
\$ 8,000	741	893	407	1,772	297	2,703	243	3,685
\$ 9,000	834	1,005	458	1,994	334	3,041	274	4,146
\$10,000	926	1,116	509	2,215	372	3,379	304	4,607
\$11,000	1,019	1,228	560	2,437	409	3,717	335	5,067
\$12,000	1,112	1,339	611	2,658	446	4,055	365	5,528

Table III
9% Annual Percentage Rate



8 Years		10 Years		12 Years		15 Years	
Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 100	1 41	1 52	1 64	1 84			
\$ 1,000	15 407	13 520	11 640	10 827			
\$ 10,000	147 4,065	127 5,202	114 6,389	101 8,257			
\$ 20,000	293 8,129	253 10,403	228 12,776	203 16,515			
\$ 30,000	440 12,193	300 15,603	341 19,163	304 24,770			
\$ 40,000	586 16,257	507 20,805	455 25,550	406 33,029			

9 1/2% Annual Percentage Rate

8 Years		10 Years		12 Years		15 Years	
Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 100	2 44	1 56	1 68	1 89			
\$ 1,000	15 432	13 553	12 680	10 881			
\$ 10,000	149 4,315	129 5,528	117 6,796	104 8,797			
\$ 20,000	298 8,629	259 11,056	233 13,592	209 17,593			
\$ 30,000	447 12,944	388 16,583	350 20,388	313 26,388			
\$ 40,000	596 17,258	518 22,111	467 27,183	418 35,184			

10% Annual Percentage Rate

8 Years		10 Years		12 Years		15 Years	
Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 100	2 46	1 60	1 73	1 94			
\$ 1,000	15 457	13 586	12 722	11 935			
\$ 10,000	152 4,568	132 5,859	120 7,209	107 9,345			
\$ 20,000	303 9,135	264 11,717	239 14,419	215 18,687			
\$ 30,000	455 13,701	396 17,547	359 21,628	322 28,029			
\$ 40,000	607 18,269	529 23,433	478 28,837	430 37,372			

Table III
10 1/2% Annual Percentage Rate



8 Years		10 Years		12 Years		15 Years	
Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 100	2 49	1 62	1 77	1 100			
\$ 1,000	15 483	14 620	12 764	11 991			
\$ 10,000	154 4,823	135 6,193	122 7,628	111 9,897			
\$ 20,000	309 9,646	270 12,384	245 15,256	221 19,794			
\$ 30,000	463 14,467	405 18,576	367 22,883	332 29,691			
\$ 40,000	618 19,290	540 24,769	490 30,510	442 39,589			

11% Annual Percentage Rate

8 Years		10 Years		12 Years		15 Years	
Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 100	2 52	1 66	1 81	1 105			
\$ 1,000	16 508	14 654	13 806	11 1,047			
\$ 10,000	157 5,081	138 6,531	125 8,052	114 10,459			
\$ 20,000	314 10,160	276 13,061	251 16,104	227 20,918			
\$ 30,000	471 15,240	413 19,590	376 24,153	341 31,376			
\$ 40,000	628 20,320	551 26,120	501 32,205	455 41,835			

11 1/2% Annual Percentage Rate

8 Years		10 Years		12 Years		15 Years	
Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 100	2 54	1 69	1 86	1 111			
\$ 1,000	16 534	14 687	13 849	12 1,104			
\$ 10,000	160 5,341	141 6,872	128 8,481	117 11,028			
\$ 20,000	320 10,681	281 13,744	257 16,960	234 22,055			
\$ 30,000	479 16,021	422 20,614	385 25,438	350 33,082			
\$ 40,000	639 21,360	562 27,486	513 33,919	467 44,108			

Table III
12% Annual Percentage Rate



8 Years		10 Years		12 Years		15 Years	
Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 100	2 56	1 73		1 90		1 118	
\$ 1,000	16 561	14 722		13 892		12 1,162	
\$ 10,000	163 5,603	143 7,218		131 8,914		120 11,604	
\$ 20,000	325 11,206	287 14,434		263 17,827		240 23,207	
\$ 30,000	488 16,808	430 21,650		394 26,739		360 34,809	
\$ 40,000	650 22,411	574 28,866		525 35,652		480 46,411	

12 1/2% Annual Percentage Rate

8 Years		10 Years		12 Years		15 Years	
Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 100	2 59	1 76		1 94		1 123	
\$ 1,000	17 587	15 757		13 936		12 1,219	
\$ 10,000	165 5,868	146 7,566		134 9,352		123 12,187	
\$ 20,000	331 11,736	293 15,131		269 18,704		247 24,372	
\$ 30,000	496 17,602	439 22,695		403 28,054		370 36,555	
\$ 40,000	661 23,471	586 30,260		538 37,407		493 48,741	

13% Annual Percentage Rate

8 Years		10 Years		12 Years		15 Years	
Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 100	2 62	2 80		1 99		1 129	
\$ 1,000	17 614	15 793		14 980		13 1,279	
\$ 10,000	168 6,136	149 7,918		137 9,796		127 12,775	
\$ 20,000	336 12,270	299 15,836		275 19,590		253 25,549	
\$ 30,000	504 18,405	448 23,752		412 29,383		380 38,324	
\$ 40,000	672 24,540	597 31,670		550 39,178		506 51,096	

Table III
13 1/2% Annual Percentage Rate



8 Years			10 Years		12 Years		15 Years	
	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 100	2	64	2	84	1	103	1	134
\$ 1,000	17	641	15	828	14	1,025	13	1,338
\$ 10,000	171	6,405	152	8,274	141	10,244	130	13,371
\$ 20,000	342	12,810	305	16,546	281	20,486	260	26,741
\$ 30,000	513	19,214	457	24,819	422	30,728	390	40,107
\$ 40,000	684	25,619	609	33,091	562	40,969	519	53,478

14% Annual Percentage Rate

8 Years			10 Years		12 Years		15 Years	
	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 100	2	67	2	87	1	107	1	141
\$ 1,000	17	668	16	854	14	1,071	13	1,398
\$ 10,000	174	6,677	155	8,632	144	10,696	133	13,972
\$ 20,000	347	13,354	311	17,265	287	21,390	266	27,943
\$ 30,000	521	20,030	466	25,896	431	32,083	400	41,915
\$ 40,000	695	26,707	621	34,527	575	42,779	533	55,884

14 1/2% Annual Percentage Rate

8 Years			10 Years		12 Years		15 Years	
	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 100	2	70	2	91	1	112	1	147
\$ 1,000	18	695	16	900	15	1,115	14	1,459
\$ 10,000	177	6,952	158	8,995	147	11,152	137	14,581
\$ 20,000	353	13,902	317	17,990	294	22,303	273	29,160
\$ 30,000	530	20,853	475	26,983	441	33,453	409	43,737
\$ 40,000	706	27,804	633	35,977	588	44,605	546	58,316

Table III
15% Annual Percentage Rate



8 Years		10 Years		12 Years		15 Years	
Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 100	2 73	2 94	1 117	1 152			
\$ 1,000	18 723	16 937	15 1,161	14 1,520			
\$ 10,000	179 7,228	161 9,361	150 11,613	140 15,193			
\$ 20,000	359 14,455	323 18,720	300 23,226	280 30,306			
\$ 30,000	538 21,683	484 28,081	450 34,839	420 45,576			
\$ 40,000	718 28,911	645 37,441	600 46,451	560 60,773			

15 1/2% Annual Percentage Rate

8 Years		10 Years		12 Years		15 Years	
Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 100	2 76	2 98	2 122	1 159			
\$ 1,000	18 751	16 974	15 1,209	14 1,518			
\$ 10,000	182 7,507	164 9,730	153 12,080	143 15,812			
\$ 20,000	365 15,013	329 19,460	307 24,158	287 31,624			
\$ 30,000	547 22,519	493 29,188	450 36,235	430 47,434			
\$ 40,000	729 30,026	658 38,917	613 48,313	574 63,246			

16% Annual Percentage Rate

8 Years		10 Years		12 Years		15 Years	
Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 100	2 79	2 102	2 126	1 165			
\$ 1,000	19 779	17 1,011	16 1,255	15 1,644			
\$ 10,000	185 7,788	168 10,102	157 12,549	147 16,438			
\$ 20,000	371 15,576	335 20,204	313 25,096	294 32,875			
\$ 30,000	556 23,363	503 30,305	470 37,643	441 49,310			
\$ 40,000	741 31,151	670 40,407	626 50,192	587 65,747			

Table III
16 1/2% Annual Percentage Rate



8 Years			10 Years		12 Years		15 Years	
	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 100	2	81	2	105	2	130	2	171
\$ 1,000	19	807	17	1,048	16	1,302	15	1,707
\$ 10,000	188	8,071	171	10,477	160	13,022	150	17,067
\$ 20,000	376	16,142	341	20,954	320	26,044	301	34,134
\$ 30,000	565	24,213	512	31,431	480	39,065	451	51,202
\$ 40,000	753	32,284	683	41,908	639	52,088	601	68,259

17% Annual Percentage Rate

8 Years			10 Years		12 Years		15 Years	
	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 100	2	84	2	109	2	136	2	177
\$ 1,000	19	836	17	1,086	16	1,350	15	1,772
\$ 10,000	191	8,357	174	10,856	163	13,501	154	17,704
\$ 20,000	382	16,713	348	21,712	326	27,000	308	35,406
\$ 30,000	574	25,070	521	32,568	490	40,498	462	53,107
\$ 40,000	765	33,426	695	43,423	653	53,999	616	70,810

17 1/2% Annual Percentage Rate

8 Years			10 Years		12 Years		15 Years	
	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 100	2	86	2	112	2	140	2	183
\$ 1,000	19	864	18	1,123	17	1,398	16	1,834
\$ 10,000	194	8,644	177	11,237	167	13,982	157	18,342
\$ 20,000	388	17,288	354	22,474	333	27,964	315	36,684
\$ 30,000	583	25,933	531	33,712	500	41,943	472	55,030
\$ 40,000	777	34,577	708	44,949	666	55,925	630	73,370

Table III
18% Annual Percentage Rate



8 Years		10 Years		12 Years		15 Years	
Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 100	2 90	2 117	2 145	2 192			
\$ 1,000	20 893	18 1,162	17 1,446	16 1,900			
\$ 10,000	197 8,935	180 11,623	170 14,468	161 18,989			
\$ 20,000	394 17,869	360 23,246	340 28,936	322 37,976			
\$ 30,000	592 26,802	541 34,866	510 43,400	483 56,960			
\$ 40,000	789 35,737	721 46,489	680 57,869	644 74,949			



8% Annual Percentage Rate

15 Years		20 Years		25 Years		30 Years	
Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 1,000	10 720	8 1,008		8 1,315		7 1,642	
\$ 20,000	191 14,404	167 20,150		154 26,308		147 32,832	
\$ 30,000	287 21,606	251 30,225		232 39,462		220 49,248	
\$ 40,000	382 28,808	335 40,300		309 52,616		294 65,664	
\$ 50,000	478 36,010	418 50,375		386 65,770		367 82,080	
\$ 60,000	573 43,212	502 60,450		463 78,924		440 98,496	
\$ 70,000	669 50,414	586 70,525		540 92,078		514 114,912	
\$ 80,000	765 57,616	669 80,600		617 105,232		587 131,328	
\$ 90,000	860 64,818	753 90,675		695 118,386		660 147,744	
\$ 100,000	956 72,020	836 100,750		772 131,540		734 164,160	

8 1/2% Annual Percentage Rate

15 Years		20 Years		25 Years		30 Years	
Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 1,000	10 773	9 1,083		8 1,416		8 1,768	
\$ 20,000	197 15,450	174 21,656		161 28,314		154 35,362	
\$ 30,000	295 23,175	260 32,484		242 42,471		231 53,043	
\$ 40,000	394 30,900	347 43,312		322 56,628		308 70,724	
\$ 50,000	492 38,625	434 54,140		403 70,785		384 88,405	
\$ 60,000	591 46,350	521 64,968		483 84,942		461 106,086	
\$ 70,000	689 54,075	607 75,796		564 99,099		538 123,767	
\$ 80,000	788 61,800	694 86,624		644 113,256		615 141,448	
\$ 90,000	886 69,525	781 97,452		725 127,413		692 159,129	
\$ 100,000	985 77,250	868 108,280		805 141,570		769 176,810	



Table IV
9% Annual Percentage Rate

15 Years		20 Years		25 Years		30 Years	
Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 1,000	10 827	9 1,160	8 1,520	8 1,520	8 1,898	8 1,898	
\$ 20,000	203 16,515	180 23,188	168 30,352	168 30,352	161 37,935	161 37,935	
\$ 30,000	304 24,770	270 34,781	252 45,528	252 45,528	241 56,900	241 56,900	
\$ 40,000	406 33,028	360 46,376	336 60,704	336 60,704	322 75,866	322 75,866	
\$ 50,000	507 41,285	450 57,969	420 75,880	420 75,880	402 94,835	402 94,835	
\$ 60,000	609 49,541	540 69,559	504 91,054	504 91,054	483 113,804	483 113,804	
\$ 70,000	710 57,797	630 81,153	587 106,229	587 106,229	563 132,759	563 132,759	
\$ 80,000	811 66,055	720 92,748	671 121,404	671 121,404	644 151,729	644 151,729	
\$ 90,000	913 74,311	810 104,342	755 136,580	755 136,580	724 170,699	724 170,699	
\$ 100,000	1,014 82,570	900 115,933	839 151,756	839 151,756	805 189,668	805 189,668	

9 1/2% Annual Percentage Rate

15 Years		20 Years		25 Years		30 Years	
Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 1,000	10 881	9 1,239	9 1,622	9 1,622	8 2,028	8 2,028	
\$ 20,000	209 17,593	186 24,743	175 32,422	175 32,422	168 40,545	168 40,545	
\$ 30,000	313 26,389	280 37,114	262 48,633	262 48,633	252 60,814	252 60,814	
\$ 40,000	418 35,184	373 49,486	349 64,844	349 64,844	336 81,086	336 81,086	
\$ 50,000	522 43,982	466 61,857	437 81,055	437 81,055	420 101,355	420 101,355	
\$ 60,000	627 52,777	559 74,226	524 97,263	524 97,263	505 121,628	505 121,628	
\$ 70,000	731 61,572	652 86,599	612 113,473	612 113,473	589 141,891	589 141,891	
\$ 80,000	835 70,369	745 98,971	699 129,684	699 129,684	673 162,171	673 162,171	
\$ 90,000	940 79,165	839 111,339	786 145,895	786 145,895	757 182,434	757 182,434	
\$ 100,000	1,044 87,962	932 123,712	874 162,105	874 162,105	841 202,713	841 202,713	



Table IV
10% Annual Percentage Rate

15 Years		20 Years		25 Years		30 Years	
Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 1,000	11 935	10 1,318	9 1,727	9 2,161			
\$ 20,000	215 18,687	193 26,322	182 34,525	176 43,187			
\$ 30,000	322 28,030	290 39,482	273 51,786	263 64,781			
\$ 40,000	430 37,373	386 52,642	363 69,047	351 86,371			
\$ 50,000	537 46,716	483 65,805	454 86,308	439 107,964			
\$ 60,000	645 56,058	579 78,964	545 103,566	527 129,560			
\$ 70,000	752 65,399	676 92,121	636 120,826	614 151,147			
\$ 80,000	860 74,742	772 105,283	727 138,088	702 172,733			
\$ 90,000	967 84,084	869 118,443	818 155,348	790 194,321			
\$ 100,000	1,075 93,428	965 131,606	909 172,610	878 215,927			

10 1/2% Annual Percentage Rate

15 Years		20 Years		25 Years		30 Years	
Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 1,000	11 989	10 1,395	9 1,832	9 2,294			
\$ 20,000	221 19,780	200 27,904	189 36,640	183 45,880			
\$ 30,000	332 29,670	300 41,856	283 54,960	275 68,820			
\$ 40,000	442 39,560	399 55,808	378 73,280	366 91,760			
\$ 50,000	553 49,450	499 69,760	472 91,600	458 114,700			
\$ 60,000	663 59,383	599 83,765	567 109,951	549 137,590			
\$ 70,000	774 69,280	699 97,725	661 128,275	640 160,507			
\$ 80,000	884 79,177	799 111,698	755 146,597	732 183,446			
\$ 90,000	995 89,074	899 125,650	850 164,933	823 206,364			
\$ 100,000	1,105 98,971	998 139,611	944 183,256	915 229,303			



Table IV
11% Annual Percentage Rate

15 Years		20 Years		25 Years		30 Years	
Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 1,000	11 1,046	10 1,479	10 1,943	10 2,431			
\$ 20,000	227 20,918	206 29,546	196 38,806	190 48,569			
\$ 30,000	341 31,376	310 44,318	294 58,209	286 72,852			
\$ 40,000	455 41,835	413 59,092	392 77,612	381 97,135			
\$ 50,000	568 52,294	516 73,864	490 97,016	476 121,421			
\$ 60,000	682 62,752	619 88,637	588 116,418	571 145,711			
\$ 70,000	796 73,211	723 103,409	686 135,823	667 169,977			
\$ 80,000	909 83,669	826 118,181	784 155,228	762 194,266			
\$ 90,000	1,023 94,128	929 132,952	882 174,633	857 218,556			
\$ 100,000	1,137 104,586	1,032 147,724	980 194,038	952 242,846			

11 1/2% Annual Percentage Rate

15 Years		20 Years		25 Years		30 Years	
Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 1,000	12 1,104	11 1,559	10 2,050	10 2,568			
\$ 20,000	234 22,056	213 31,188	203 40,990	198 51,302			
\$ 30,000	350 33,083	320 46,782	305 61,485	297 76,952			
\$ 40,000	467 44,110	427 62,379	407 81,977	396 102,603			
\$ 50,000	584 55,135	533 77,970	508 102,470	495 128,250			
\$ 60,000	701 66,166	640 93,565	610 122,967	594 153,917			
\$ 70,000	818 77,193	747 109,160	712 143,456	693 179,564			
\$ 80,000	935 88,220	853 124,757	813 163,946	792 205,212			
\$ 90,000	1,051 99,247	960 140,347	915 184,450	891 230,861			
\$ 100,000	1,168 110,274	1,066 155,943	1,016 204,939	990 256,509			



Table IV
12% Annual Percentage Rate

15 Years		20 Years		25 Years		30 Years	
Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 1,000	12 1,160	11 1,643		11 2,159		10 2,704	
\$ 20,000	240 23,207	220 32,853		211 43,195		206 54,063	
\$ 30,000	360 34,810	330 49,279		316 64,791		309 81,092	
\$ 40,000	480 46,413	440 65,706		421 86,387		411 108,122	
\$ 50,000	600 58,016	551 82,132		527 107,986		514 135,150	
\$ 60,000	720 69,618	661 98,557		632 129,588		617 162,171	
\$ 70,000	840 81,220	771 114,983		737 151,171		720 189,205	
\$ 80,000	960 92,826	881 131,407		843 172,771		823 216,240	
\$ 90,000	1,080 104,427	991 147,832		948 194,372		926 243,271	
\$ 100,000	1,200 116,029	1,101 164,257		1,053 215,973		1,029 270,304	

12 1/2% Annual Percentage Rate

15 Years		20 Years		25 Years		30 Years	
Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 1,000	12 1,219	11 1,729		11 2,271		11 2,842	
\$ 20,000	247 24,372	227 34,535		218 45,424		213 56,846	
\$ 30,000	370 36,557	341 51,804		327 68,133		320 85,265	
\$ 40,000	493 48,742	454 69,070		436 90,845		427 113,684	
\$ 50,000	616 60,929	568 86,339		545 113,554		534 142,107	
\$ 60,000	740 73,113	682 103,600		654 136,268		640 170,508	
\$ 70,000	863 85,296	795 120,870		763 158,969		747 198,947	
\$ 80,000	986 97,482	909 138,140		872 181,689		854 227,352	
\$ 90,000	1,109 109,668	1,023 155,403		981 204,392		961 255,796	
\$ 100,000	1,233 121,855	1,136 172,674		1,090 227,095		1,067 284,202	



Table IV
13% Annual Percentage Rate

15 Years			20 Years		25 Years		30 Years	
	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 1,000	13	1,279	12	1,813	11	2,384	11	2,985
\$ 20,000	253	25,549	234	36,237	226	47,671	221	59,646
\$ 30,000	380	38,324	351	54,355	338	71,508	332	89,470
\$ 40,000	506	51,098	469	72,474	451	95,342	442	119,293
\$ 50,000	633	63,873	586	90,590	564	119,176	553	149,116
\$ 60,000	759	76,648	703	108,703	677	143,011	664	178,936
\$ 70,000	886	89,420	820	126,827	789	166,853	774	208,756
\$ 80,000	1,012	102,196	937	144,942	902	190,675	885	238,580
\$ 90,000	1,139	114,968	1,054	163,058	1,015	214,517	996	268,404
\$ 100,000	1,265	127,744	1,172	181,182	1,128	238,358	1,106	298,223

13 1/2% Annual Percentage Rate

15 Years			20 Years		25 Years		30 Years	
	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 1,000	13	1,338	12	1,899	12	2,498	11	3,126
\$ 20,000	260	26,741	241	37,955	233	49,939	229	62,472
\$ 30,000	390	40,110	362	56,933	350	74,910	344	93,707
\$ 40,000	519	53,479	483	75,908	466	99,878	458	124,941
\$ 50,000	649	66,849	604	94,886	583	124,849	573	156,176
\$ 60,000	779	80,219	724	113,866	699	149,808	687	187,394
\$ 70,000	909	93,589	845	132,840	816	174,786	802	218,634
\$ 80,000	1,039	106,959	966	151,815	933	199,745	916	249,873
\$ 90,000	1,168	120,326	1,087	170,790	1,049	224,723	1,031	281,111
\$ 100,000	1,298	133,697	1,207	189,773	1,166	249,702	1,145	312,354

Table IV
14% Annual Percentage Rate



15 Years		20 Years		25 Years		30 Years	
Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 1,000	13 1,398	12 1,986	12 2,612	12 3,266			
\$ 20,000	266 27,943	249 39,690	241 52,228	237 65,313			
\$ 30,000	399 41,915	373 59,534	361 78,339	355 97,969			
\$ 40,000	533 55,886	497 79,378	482 104,453	474 130,622			
\$ 50,000	666 69,858	622 99,225	602 130,567	592 163,278			
\$ 60,000	799 83,826	746 119,070	722 156,668	711 195,944			
\$ 70,000	932 97,799	870 138,905	843 182,795	829 228,585			
\$ 80,000	1,065 111,772	995 158,752	963 208,897	948 261,223			
\$ 90,000	1,199 125,740	1,119 178,598	1,083 235,002	1,066 293,919			
\$ 100,000	1,332 139,713	1,244 198,445	1,204 261,127	1,185 326,557			

14 1/2% Annual Percentage Rate

15 Years		20 Years		25 Years		30 Years	
Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 1,000	14 1,459	13 2,072	12 2,729	12 3,410			
\$ 20,000	273 29,160	256 41,440	248 54,532	245 68,171			
\$ 30,000	410 43,739	384 62,160	373 81,795	367 102,253			
\$ 40,000	546 58,318	512 82,880	497 109,061	490 136,339			
\$ 50,000	683 72,897	640 103,600	621 136,327	612 170,421			
\$ 60,000	819 87,474	768 124,318	745 163,582	735 204,524			
\$ 70,000	956 102,053	896 145,037	870 190,863	857 238,578			
\$ 80,000	1,092 116,632	1,024 165,757	994 218,118	980 272,695			
\$ 90,000	1,229 131,211	1,152 186,476	1,118 245,373	1,102 306,750			
\$ 100,000	1,366 145,790	1,280 207,196	1,242 272,654	1,225 340,814			



Table IV
15% Annual Percentage Rate

15 Years		20 Years		25 Years		30 Years	
Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 1,000	14 1,520	13 2,161	13 2,843	13 3,554			
\$ 20,000	280 30,386	263 43,206	256 56,851	253 71,040			
\$ 30,000	420 45,578	395 64,810	384 85,275	379 106,562			
\$ 40,000	560 60,771	527 86,413	512 113,702	506 142,081			
\$ 50,000	700 75,964	658 108,016	640 142,126	632 177,603			
\$ 60,000	840 91,157	790 129,623	769 170,545	759 213,094			
\$ 70,000	980 106,349	922 151,224	897 198,979	885 248,648			
\$ 80,000	1,120 121,540	1,053 172,826	1,025 227,413	1,012 284,127			
\$ 90,000	1,260 136,732	1,185 194,428	1,153 255,818	1,138 319,677			
\$ 100,000	1,400 151,924	1,317 216,029	1,281 284,250	1,264 355,227			

15 1/2% Annual Percentage Rate

15 Years		20 Years		25 Years		30 Years	
Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 1,000	15 1,581	14 2,249	13 2,959	13 3,696			
\$ 20,000	287 31,624	271 44,986	264 59,185	261 73,925			
\$ 30,000	430 47,435	406 67,479	396 88,777	391 110,888			
\$ 40,000	574 63,247	542 89,973	528 118,369	522 147,850			
\$ 50,000	717 79,059	677 112,466	660 147,962	652 184,813			
\$ 60,000	860 94,873	812 134,957	792 177,544	783 221,775			
\$ 70,000	1,004 110,684	948 157,447	924 207,153	913 258,748			
\$ 80,000	1,147 126,496	1,083 179,952	1,056 236,724	1,044 295,726			
\$ 90,000	1,291 142,307	1,218 202,441	1,188 266,333	1,174 332,628			
\$ 100,000	1,434 158,119	1,354 224,932	1,320 295,909	1,305 369,605			



Table IV
16% Annual Percentage Rate

15 Years		20 Years		25 Years		30 Years	
Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 1,000	15 1,644	14 2,339	14 3,077	13 3,841			
\$ 20,000	294 32,873	278 46,780	272 61,533	269 76,823			
\$ 30,000	441 49,310	417 70,170	408 92,300	403 115,234			
\$ 40,000	587 65,746	557 93,561	544 123,067	538 153,645			
\$ 50,000	734 82,183	696 116,951	679 153,833	672 192,056			
\$ 60,000	881 98,620	835 140,346	814 184,612	807 230,498			
\$ 70,000	1,028 115,057	974 163,729	951 215,374	941 268,880			
\$ 80,000	1,175 131,493	1,113 187,128	1,087 246,138	1,076 307,249			
\$ 90,000	1,322 147,930	1,252 210,511	1,223 276,900	1,210 345,712			
\$ 100,000	1,469 164,367	1,391 233,895	1,359 307,663	1,345 384,089			

16 1/2% Annual Percentage Rate

15 Years		20 Years		25 Years		30 Years	
Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 1,000	15 1,707	14 2,429	14 3,195	14 3,987			
\$ 20,000	301 34,134	286 48,587	280 63,895	277 79,731			
\$ 30,000	451 51,200	429 72,881	419 95,842	416 119,596			
\$ 40,000	601 68,267	572 97,174	559 127,789	554 159,461			
\$ 50,000	752 85,334	714 121,468	699 159,737	693 199,327			
\$ 60,000	902 102,397	857 145,763	839 191,671	831 239,183			
\$ 70,000	1,053 119,465	1,000 170,056	979 223,637	970 279,091			
\$ 80,000	1,203 136,532	1,143 194,350	1,118 255,562	1,108 318,905			
\$ 90,000	1,353 153,599	1,286 218,643	1,258 287,527	1,247 358,818			
\$ 100,000	1,504 170,667	1,429 242,937	1,398 319,493	1,385 398,633			



Table IV
17% Annual Percentage Rate

15 Years		20 Years		25 Years		30 Years	
Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 1,000	15 1,770	15 2,520		14 3,313		14 4,132	
\$ 20,000	308 35,404	293 50,406		288 66,268		285 82,649	
\$ 30,000	462 53,106	440 75,610		431 99,402		428 123,973	
\$ 40,000	616 70,808	587 100,813		585 132,536		570 165,297	
\$ 50,000	770 88,510	733 126,016		719 165,669		713 206,622	
\$ 60,000	923 106,214	880 151,220		863 198,794		855 247,892	
\$ 70,000	1,077 123,917	1,027 176,423		1,006 231,926		998 289,299	
\$ 80,000	1,231 141,619	1,173 201,627		1,150 265,057		1,141 330,598	
\$ 90,000	1,385 159,321	1,320 266,829		1,294 298,189		1,283 311,895	
\$ 100,000	1,539 177,024	1,467 252,034		1,438 331,323		1,426 413,193	

17 1/2% Annual Percentage Rate

15 Years		20 Years		25 Years		30 Years	
Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 1,000	16 1,834	15 2,612		15 3,433		15 4,279	
\$ 20,000	315 36,685	301 52,237		296 68,652		293 85,575	
\$ 30,000	472 55,027	451 78,356		443 102,978		440 128,363	
\$ 40,000	630 73,370	602 104,474		591 137,304		587 171,151	
\$ 50,000	787 91,712	752 130,593		739 171,629		733 213,939	
\$ 60,000	945 110,052	903 156,703		887 205,945		880 256,668	
\$ 70,000	1,102 128,400	1,053 182,829		1,034 240,282		1,026 299,486	
\$ 80,000	1,260 146,741	1,204 208,956		1,182 274,627		1,173 342,302	
\$ 90,000	1,417 165,082	1,354 235,063		1,330 308,918		1,320 385,124	
\$ 100,000	1,575 183,422	1,505 261,190		1,478 343,258		1,466 427,824	



Table IV
18% Annual Percentage Rate

15 Years		20 Years		25 Years		30 Years	
Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
\$ 1,000	16 1,899	15 2,704	15 3,552	15 4,426			
\$ 20,000	322 37,975	309 54,079	303 71,046	301 88,510			
\$ 30,000	483 56,963	463 81,118	455 106,569	452 132,765			
\$ 40,000	644 75,950	617 108,158	607 142,092	603 177,020			
\$ 50,000	805 94,938	772 135,197	759 177,614	754 221,275			
\$ 60,000	966 113,927	926 162,231	910 213,127	904 265,545			
\$ 70,000	1,127 132,917	1,080 189,273	1,062 248,667	1,055 309,784			
\$ 80,000	1,288 151,898	1,235 216,313	1,214 284,203	1,206 354,016			
\$ 90,000	1,449 170,888	1,389 243,356	1,366 319,688	1,356 398,253			
\$ 100,000	1,610 189,877	1,543 270,398	1,517 355,229	1,507 442,485			

SOUTH CAROLINA STATE LIBRARY



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